

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 – 36 (previously cancelled)

37. (currently amended) A method for maintaining a master merchant file database, comprising the steps of:

receiving a list identifying one or more merchants from a consumer;

searching a master merchant file database, including information associated with merchants that has been received from other consumers, to determine if information associated with at least one of the identified one or more merchants is included in the master merchant file database; and

adding information associated with at least one of the one or more identified merchant merchants to the master merchant file database if information associated with the at least one of the one or more identified merchant merchants is determined not to be included in the master merchant file database;

wherein a merchant credit limit is associated with at least one of the one or more merchants.

38. (previously presented) The method of claim 37, further comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

searching the master merchant file database to determine if information associated with the merchant is included in the master merchant file database;

adding information associated with the merchant to the master merchant file database if information associated with the merchant is determined to not be included in the master merchant file database; and

processing the request to generate an instruction to pay the bill.

39-41. (previously cancelled)

42. (currently amended) A system for maintaining a master merchant file database, comprising:

a network interface configured to receive a list of one or more merchants from a consumer;

a storage device configured to store a master merchant file database including merchants identified by other consumers; and

a processor configured (i) to search the master merchant file database to determine if each of the one or more merchants on the received list is included in the master merchant file database, (ii) and to add at least one of the one or more merchants merchant from the list to the master merchant file database, if the at least one of the one or more merchants that merchant is determined to not be included in the master merchant file database, and (iii) to associate a merchant credit limit with at least one of the one or more merchants added to the master merchant database.

43. (previously presented) The system of claim 42, wherein:

the network interface is further configured to receive a request to pay a bill associated with another merchant on behalf of the consumer; and the processor is further configured to:

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master file database if the other merchant is determined to not be included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

44-46. (previously cancelled)

47. (currently amended) An article of manufacture for maintaining a merchant database, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a list identifying one or more merchants from a consumer;

search a master merchant file database including merchants identified by other consumers to determine if each of the one or more identified merchants on the received list is included in the master merchant file database; and

add at least one of the one or more merchants the identified merchant to the master merchant file database if the at least on of the one or more merchants that merchant is determined to not be included in the master merchant file database; and

associate a merchant credit limit with at least one of the one or more merchants added to the master merchant file.

48. (previously presented) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

receive, via a network, a request to pay a bill associated with another merchant on behalf of the consumer;

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master merchant file database to determine if the other merchant is not included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

49-50. (previously cancelled)

51. (New) The method of claim 37, further comprising:

receiving, via a network, a request to pay a bill associated with the at least one of the one or more merchants on behalf of the consumer; and

processing the request to generate an instruction to pay the bill.

52. (New) The method of claim 51, wherein the merchant credit limit is utilized in the processing of the payment request.

53. (New) The method of claim 51, wherein each of the one or more merchants is associated with a respective merchant credit limit.

54. (New) The method of claim 37, further comprising:
associating an account scheme with the at least one of the one or more merchants.

55. (New) The method of claim 54, further comprising:
determining if an account number associated with the consumer and the at least one of the one or more merchants conforms to the account scheme.

56. (New) The system of claim 42, wherein:
the network interface is further configured to receive a request to pay a bill associated with the at least one of the one or more merchants on behalf of the consumer; and
the processor is further configured to process the request to generate an instruction to pay the bill.

57. (New) The system of claim 42, wherein each of the one or more merchants is associated with a respective merchant credit limit.

58. (New) The system of claim 42, wherein, the processor is further configured to:

associate an account scheme with the at least one of the one or more merchants.

59. (New) The system of claim 58, wherein, the processor is further configured to:

determine whether an account number associated with the consumer and the at least one of the one or more merchants conforms to the account scheme.

60. (New) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

receive, via a network, a request to pay a bill associated with the at least one of the one or more merchants on behalf of the consumer; and

process the request to generate an instruction to pay the bill.

61. (New) The article of manufacture according to claim 47, wherein each of the one or more merchants is associated with a respective merchant credit limit.

62. (New) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

associate an account scheme with the at least one of the one or more merchants.

63. (New) The article of manufacture according to claim 62, wherein the computer readable medium is further readable to cause the computer to:

determine whether an account number associated with the consumer and the at least one of the one or more merchants conforms to the account scheme.